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the aged poor will be found without resorting to any new principle in relieving want.

It may be an error of judgment on the part of Mr. Drage that the practical administration difficulties of a pension scheme are so great; and it may be true, as is often contended, that the expense of such a system as far-reaching even as Mr. Booth's, would not be so much greater than that now borne in caring for the aged poor as to make the burden an appalling one; but there is not, we feel sure, too much insistence upon the dangers which state-help may bring to self-help and to the traits of character which lie back of it. The weight of testimony seems to be that it is but a small class whose need in old age is to be attributed to causes other than those which by the exercise of prudence and foresight may be avoided. In spite, therefore of the *fin de siècle* theories about "thrift" which haved one so much to bring that one-time virtue into ill-repute, it still seems quite clear that what is needed is not so much a plan for inducing the community to care for those who lack these elements in their make up as a plan for inspiring them with some desire, and for placing before them some means of helping themselves. We commend Mr. Drage's excellent book among other things for insisting upon this point.

G. O. VIRTUE.

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*Classes and Masses; or Wealth, Hopes and Welfare in the United Kingdom: A Handbook of Social Facts for Practical Thinkers and Speakers.* By W. H. MALLOCK. London: Adam and Charles Black, 1896. 8vo. pp. xvi + 139.

THE purpose of this profusely illustrated volume, made up of a series of articles which appeared some months ago in the *Pall Mall Magazine* is to correct some of the statements constantly put forth by reformers and agitators with regard to the advantageous position of the classes and the hard condition of the masses, and to refute certain theories which have been proposed for improving those conditions.

The first error to engage the author's attention is that embodied in the declaration that "the rich are growing richer, and the poor poorer." In estimates of the wealth of the very rich, in poor law statistics, in the census returns, and in the returns made under the income tax law, Mr. Mallock finds the same answer to this charge against the present industrial system. That system has relatively reduced and not increased

the number of the poor, and the working classes as distinguished from the rich and middle classes, have increased in wealth more rapidly than any other class of the community. Public sympathy is often wrought upon by sensational stories of the overcrowding of the poor in tenement houses. These stories, while they have some foundation in fact, are nevertheless misleading when the condition of the working class as a whole is considered especially when coupled with the statement which usually goes with them, namely, that the condition of the poor in this respect is steadily growing worse. Every indication is that the conditions of lodging among the poor are growing better. Moreover such overcrowding as now exists is not due, as is often contended, to high rents. If this were true, we should expect to find the highest rentals and the highest rate of overcrowding going together. A chart is given, however, which shows that other causes than high rents must be sought to account for the wretched conditions found in tenement houses. The comparative rentals of some seventeen towns are shown together with the percentage overcrowding in the same towns. Clearly no causal relation can be established. Newcastle, *e. g.*, with practically the same rentals as Manchester, has 35 per cent. of its population in overcrowded houses, while Manchester has but 8 per cent. London with the highest rental of any city examined is far below many others in the matter of overcrowding.

Nor does Mr. Mallock find in the capitalistic system that deadly antagonism to the small business which is popularly supposed to inhere in it. A comparison of the number of productive and distributive businesses in 1881 and 1891, as shown both by the London post office directory and by the census returns, shows that the actual number of separate businesses has increased more than 11 per cent. and the number of persons engaged in them as partners has increased 20 per cent.; so that "from whatever point of view we look at the matter, the smaller businesses, instead of being crushed out are increasing more rapidly than the population."

In chapters ii and iii the author attacks what he conceives to be the mischievous doctrine of late becoming so prevalent—that of the possibility of improving the condition of the people by establishing a minimum wage, and another doctrine upon which this is based, namely, that whatever wage may be settled upon as a reasonable minimum can be maintained by regulating the prices of the commodities produced. Mr. Mallock points out that

prices are a thing which neither workmen nor employers can decide upon without consulting consumers. Within certain narrow limits it is true, he admits, prices may be governed by the wages paid, but it is a truth which strike leaders and other agitators for a minimum wage should not lose sight of, that the price of goods produced by one part of the population depends, after all, less upon the wishes of the producers than upon the willingness of that larger portion of the population which consume the goods. Strike leaders and philanthropists, moreover, have in the niggardliness of nature an even more insurmountable barrier to their wishes than the will of the consuming public. The minimum standard of humane living is not a question, in fact, with which we need concern ourselves, for it "is determined, and is necessarily determined by the maximum which *a man who pays no rent can extract by his own labor from the worst soil in cultivation.*" Notwithstanding the clearness and force with which this statement is made and supported, it is doubtful if it will be accepted by those for whom it is chiefly intended. Agitators of a socialistic turn will still be unable to see why, because a man is compelled to occupy a piece of no rent land, the return for his labor shall be no greater than that he can unaided extract from it. The very essence of the socialistic contention is that such a person is entitled to a share in the advantage which comes from there being better lands and better opportunities in the community from which he is now shut out. But Mr. Mallock puts his case with his usual air of finality and that will no doubt carry conviction where his arguments do not.

On the points dealt with above the author's views are sufficiently indicated. In general, it may be added, he seems quite satisfied with the progress the masses are making from what may at one time have been very deplorable conditions. He does not believe that an economic heaven is to be reached at a single bound, and on the whole our progress in that direction is quite as rapid as is compatible with our dignity and decorum.

G. O. VIRTUE.

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*The Economic History of Virginia in the Seventeenth Century.* By  
PHILIP ALEXANDER BRUCE. New York: Macmillan & Co.,  
1896. 8vo. 2 volumes, pp. xix+634 and vi+647.

THIS is a serious work, based on wide research among original materials, which has been carried through in a thoroughly conscien-